Your Federally Insured Funds in Accounts with Us

The coverages in summaries 3., 4. and 5. are *Effective* December 1, 2026

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The Funds in the Accounts You Have with Us Are Federally Insured for $250,000 and More, and Are Backed by the Full Faith and Credit of the United States Government.

As a member of our credit union the funds in the accounts you have with us are federally insured for at least $250,000, and *backed by the full faith and credit of the United States Government.* Should you need more coverage we can help you *organize the accounts with us to obtain the maximum* federal coverage for your funds.

Our credit union has built a sound capital structure through careful lending and investment practices that protect your funds with us. Additionally, *we provide you with as much federal government account insurance coverage as any financial institution in the United States.*

For your convenience, the following ten (10) short summaries explain the key ways we can assist you in organizing the accounts you have with us to increase the federal coverage of your funds beyond the $250,000 minimum. Should you have any questions about the coverage provided by the *National Credit Union Share Insurance Fund* (NCUSIF), please contact us at the information above anytime we are open for business and we will be happy to assist you. You can also contact the National Credit Union Administration (NCUA) at 1-800-755-1030 for more information about the NCUSIF (see "About the NCUA and NCUSIF" below). Thank you again for being a member of our credit union. We greatly appreciate it!

Federal Account Insurance Coverage Summaries

The following ten federal account insurance coverage summaries provide you with an overview of the key ways we can assist you in organizing the accounts you have with us to increase the coverage of your funds at our credit union. With the exception of the coverages addressed in 3., 4. and 5. (any combination of which are insured up to a maximum of $1,250,000), the other seven coverages addressed in each summary are provided by the NCUSIF *separately from, and in addition to, all other coverages explained in this piece*. Therefore, these summaries provide you with a number of ways we can help you maximize the amount of federal account insurance coverage you have with us. Again, please contact us (or the NCUA) should you have any questions about the specifics of any of these coverages.

1. *One Person Accounts* with Us

The funds in the account(s) you have by yourself (*without* any other person on the account, or person or charity named as a beneficiary or Payable on Death (POD) payee on the account, and also *excluding* any IRA or Keogh Account you have with us) are added together and insured by the NCUSIF up to $250,000 total. MSA Part 2, 4.a

2. *Multiple Person Accounts (Joint Accounts)* with Us

The funds in the account(s) you have with other people (i.e., joint accounts) *without* anyone named as a beneficiary or POD payee on the account(s), are added together and *your share* of the funds in the multiple person account(s) is insured by the NCUSIF up to $250,000 total. MSA Part 2, 4.b.

3. *Accounts with Beneficiaries* with Us

The funds in the account(s) you have by yourself or with other members with one or more beneficiaries or POD payees (*not* including your IRAs or Keoghs), are insured by the NCUSIF up to $250,000 for each *different* beneficiary or POD payee named *on* the account(s) up to a maximum of $1,250,000 (five beneficiaries) for each member. This $1,250,000 coverage limit applies to any combination of the coverages addressed here and in 4. and 5. below. MSA Part 2, 4.a. and b.

4. *Accounts for a Revocable Living Trust* with Us

The funds in the account(s) for a Revocable Living Trust you have by yourself or with other members with us, are insured by the NCUSIF up to $250,000 for each *different* beneficiary *of* the trust up to a maximum of $1,250,000 (five beneficiaries *of* the trust) for each member. This $1,250,000 coverage limit applies to any combination of the coverages addressed here and in 3. above and 5. below. MSA Part 2, 4.h.

5. *Accounts for an Irrevocable Living Trust* with Us

The funds in the account(s) for an Irrevocable Living Trust you have by yourself or with other members, are insured by the NCUSIF up to $250,000 for each *different* beneficiary *of* the trust up to a maximum of $1,250,000 (five beneficiaries *of* the trust) for each member. This $1,250,000 coverage limit applies to any combination of the coverages addressed here and in 3. and 4. above. MSA Part 2, 4.h.

6. *Individual Retirement Accounts (IRAs)* with Us

The funds in the Individual Retirement Account(s) (IRAs and Roth IRAs) you have with us, are *added together* and insured by the NCUSIF up to $250,000 total.

7. *Uniform Transfers to Minors Act Accounts* with Us

The funds in the Uniform Transfers to Minors Act (UTTMA) account(s) for a specific *minor* you have with us are insured by the NCUSIF up to $250,000 for each *different* minor. MSA Part 2, 4.d.

8. *Business and Organization Accounts* with Us

The funds in the Business and Organization account(s) with us are *added together* and insured by the NCUSIF up to $250,000 for each *different* business or organization. BSA Part 2, 10.

9. *Estate Accounts* with Us

The funds in the Estate account(s) with us, are added together and insured by the NCUSIF up to $250,000 for each *different* decedent.

10. *Guardian and Conservator Accounts* with Us

The funds in the Guardian or Conservator account(s) for a specific *protected person* you have with us are insured by the NCUSIF up to $250,000 for each *different* protected person. MSA Part 2, 4.i.

About the NCUA and NCUSIF The National Credit Union Share Insurance Fund (NCUSIF) is controlled and managed by the National Credit Union Administration (NCUA), which is a federal government agency and our federal regulator, and is backed by the full faith and credit of the United States Government. *This federal insurance fund for credit unions provides the same coverage as the FDIC's insurance fund for banks.* For more information about the NCUSIF and the NCUA, please contact us at the information above during business hours, or the NCUA at **1-800-755-1030** or **www.ncua.gov.**

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Questions? Please contact us anytime we're open for business!

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